

Information to identify the case:

Debtor 1	Nicole Y Harper	Social Security number or ITIN	xxx-xx-7419
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-33193-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicole Y Harper

10/4/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Nicole Y Harper
DebtorCase No. 15-33193-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 43

Date Rcvd: Oct 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2018.

db +Nicole Y Harper, 88 Whittlesey Ave, West Orange, NJ 07052-6031
cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516124613 +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, ATTENTION: BANKRUPTCY DEPARTMENT,
MAC# D3347-014, 3476 STATEVIEW BLVD., FT. MILL, SC 29715-7203
517260561 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
515898370 +Equifax, PO BOX 740241, Atlanta, GA 30374-0241
515898371 +Experian, PO BOX 9701, Allen, TX 75013-9701
516974364 +J.W. Pierson Co., P.O. Box 1101, Glen Ridge, NJ 07028-0901
515898372 +JW Pierson Co., 89 Dodd St, East Oange, NJ 07017-3221
515922940 +JW Pierson Co., Ralph A. Greico, P.A., 758 Morris Turnpike, POB 505,
Short Hills, NJ 07078-0505
516008007 +Phelan, Hallinan, Diamond & Jones, P.C, 400 Fellowship Road, Suite 100,
Mount Laurel, NJ 08054-3437
515898375 +Ralph A. Grieco, P.A., 758 Morris Turnpike, P.O Box 505, Short Hills, NJ 07078-0505
516454299 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
516454300 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 8012,
Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
516008006 +State of New Jersey Division of Taxation, P.O Box 187, Trenton, NJ 08695-0187
515898384 +Trans Union, PO BOX 2000, Chester, PA 19016-2000
515898385 +Us Bank, 200 Gibraltar Rd Ste 315, Horsham, PA 19044-2325

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 04 2018 23:50:03 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 04 2018 23:50:00 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515898362 +EDI: WFFC.COM Oct 05 2018 03:23:00 Americas Servicing Co/Wells Fargo Home M,
1000 Blue Gentian Rd. #300, Mac #X7801-02k, Eagan, MN 55121-1786
515898363 +EDI: WFFC.COM Oct 05 2018 03:23:00 Americas Servicing Co/Wells Fargo Home M,
8480 Stagecoach Circle, Frederick, MD 21701-4747
515898365 EDI: CAPITALONE.COM Oct 05 2018 03:23:00 Capital One, Po Box 85015, Richmond, VA 23285
515898364 +EDI: CAPITALONE.COM Oct 05 2018 03:23:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
515971974 EDI: CAPITALONE.COM Oct 05 2018 03:23:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
516091685 EDI: BL-BECKET.COM Oct 05 2018 03:23:00 Capital One, N.A., c o Becket and Lee LLP,
PO Box 3001, Malvern, PA 19355-0701
515898367 +EDI: CHASE.COM Oct 05 2018 03:23:00 Chase Card Services, 201 N. Walnut St//Del-1027,
Wilmington, DE 19801-2920
515898366 +EDI: CHASE.COM Oct 05 2018 03:23:00 Chase Card Services, Attn: Correspondence Dept,
Po Box 15298, Wilmington, DE 19850-5298
515898368 +EDI: WFNBN.COM Oct 05 2018 03:23:00 Comenity Bank/New York & Company, Po Box 182125,
Columbus, OH 43218-2125
515898369 +EDI: WFNBN.COM Oct 05 2018 03:23:00 Comenity Bank/New York & Company, 220 W Schrock Rd,
Westerville, OH 43081-2873
516008005 EDI: IRS.COM Oct 05 2018 03:23:00 Internal Revenue Service, P.O Box 7346,
Philadelphia, PA 19101-7346
515898374 +EDI: CBSKOHLS.COM Oct 05 2018 03:23:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-5660
515898373 +EDI: CBSKOHLS.COM Oct 05 2018 03:23:00 Kohls/Capital One, Po Box 3120,
Milwaukee, WI 53201-3120
515986347 +EDI: MID8.COM Oct 05 2018 03:23:00 Midland Credit Management Inc as agent for,
MIDLAND FUNDING LLC, PO Box 2011, Warren MI 48090-2011
516124265 EDI: PRA.COM Oct 05 2018 03:23:00 Portfolio Recovery Associates, LLC, c/o Gymboree,
POB 41067, Norfolk VA 23541
515965712 EDI: Q3G.COM Oct 05 2018 03:23:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
515898377 +EDI: RMSC.COM Oct 05 2018 03:23:00 Synccb/plcc, Po Box 965024, Orlando, FL 32896-5024
515898376 +EDI: RMSC.COM Oct 05 2018 03:23:00 Synccb/plcc, Attn: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
515898378 +EDI: RMSC.COM Oct 05 2018 03:23:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
515898379 +EDI: RMSC.COM Oct 05 2018 03:23:00 Synchrony Bank/ JC Penneys, Po Box 965007,
Orlando, FL 32896-5007
515898381 +EDI: RMSC.COM Oct 05 2018 03:23:00 Synchrony Bank/Care Credit, 950 Forrer Blvd,
Kettering, OH 45420-1469
515898380 +EDI: RMSC.COM Oct 05 2018 03:23:00 Synchrony Bank/Care Credit, Attn: bankruptcy,
Po Box 103104, Roswell, GA 30076-9104

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 43

Date Rcvd: Oct 04, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516122119 +E-mail/Text: bncmail@w-legal.com Oct 04 2018 23:50:11 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515898382 +EDI: WTRRN BANK.COM Oct 05 2018 03:23:00 Tnb-Visa (TV) / Target,
C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
515898383 +EDI: WTRRN BANK.COM Oct 05 2018 03:23:00 Tnb-Visa (TV) / Target, Po Box 673,
Minneapolis, MN 55440-0673

TOTAL: 27

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR
HSI ASSET SECURITIZATION CORPORATION TRUST 2006-WMC1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES
2006-WMC1 nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Trust Company, as Trustee
for HSI Asset Securitization Corporation Trust 2006-WMC1, Mortgage Pass-Through Certificates,
Series 2006-WMC1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John D. Krohn on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI
ASSET SECURITIZATION CORPORATION TRUST 2006-WMC1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES
2006-WMC1 nj.bkecf@fedphe.com
Marie-Ann Greenberg magecf@magtrustee.com
Michael Frederick Dingerdissen on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS
TRUSTEE FOR HSI ASSET SECURITIZATION CORPORATION TRUST 2006-WMC1, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2006-WMC1 nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR
HSI ASSET SECURITIZATION CORPORATION TRUST 2006-WMC1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES
2006-WMC1 nj.bkecf@fedphe.com
Scott E. Tanne on behalf of Debtor Nicole Y Harper info@tannelaw.com, tanne.ecf.email@gmail.com

TOTAL: 7